

**Table I.F.4(2008) Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2008**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	71.8%	70.4%	73.2%	76.4%	77.0%	69.0%	72.8%	71.6%
Industry group **								
Agric., fish., forest.	58.7%	.	.	.	.	.	65.9%	54.8%
Mining and manufacturing	69.8%	.	.	.	.	.	77.3%	68.9%
Construction	70.8%	.	.	.	.	.	71.5%	70.1%
Utilities and transp.	70.9%	.	.	.	.	.	73.6%	70.6%
Wholesale trade	69.5%	.	.	.	.	.	72.8%	68.4%
Fin. svcs. and real estate	70.4%	.	.	.	.	.	66.7%	70.9%
Retail trade	64.1%	.	.	.	.	.	72.3%	62.4%
Professional services	75.7%	.	.	.	.	.	72.9%	76.4%
Other services	75.7%	.	.	.	.	.	75.2%	75.8%
Ownership								
For profit, incorporated	69.9%	.	.	.	.	.	72.1%	69.3%
For profit, unincorporated	74.2%	.	.	.	.	.	74.4%	74.2%
Nonprofit	79.8%	.	.	.	.	.	76.0%	80.3%
Age of firm								
Less than 5 years	71.8%	.	.	.	.	.	71.1%	72.7%
5-9 years	73.3%	.	.	.	.	.	70.6%	76.2%
10-19 years	78.8%	.	.	.	.	.	71.4%	84.0%
20 or more years	72.9%	.	.	.	.	.	74.3%	72.5%
Unknown	67.3%	.	.	.	.	.	60.7%	67.3%
Multi/single status								
2 or more locations	70.3%	.	.	.	.	.	71.2%	70.3%
1 location only	75.0%	.	.	.	.	.	73.0%	77.3%
Percent full-time employees								
Less than 25%	80.3%	.	.	.	.	.	73.0%	81.6%
25-49 %	69.9%	.	.	.	.	.	70.6%	69.7%
50-74 %	73.3%	.	.	.	.	.	73.1%	73.4%
75% or more	71.5%	.	.	.	.	.	72.9%	71.2%
Union presence								
No union employees	73.6%	.	.	.	.	.	73.4%	73.7%
Has union employees	67.1%	.	.	.	.	.	62.4%	67.4%
Unknown	68.5%	.	.	.	.	.	69.8%	68.5%
Percent low wage employees								
50% or more low wage	66.1%	.	.	.	.	.	71.8%	65.2%
Less than 50% low wage	72.9%	.	.	.	.	.	73.0%	72.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.4(2008) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2008**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.83%	0.52%	1.01%	1.04%	1.00%	1.18%	0.67%	0.95%
Industry group **								
Agric., fish., forest.	9.40%	.	.	.	.	.	7.54%	13.55%
Mining and manufacturing	1.16%	.	.	.	.	.	2.39%	1.11%
Construction	2.05%	.	.	.	.	.	2.39%	3.61%
Utilities and transp.	3.28%	.	.	.	.	.	2.86%	3.60%
Wholesale trade	1.81%	.	.	.	.	.	2.46%	2.95%
Fin. svs. and real estate	2.95%	.	.	.	.	.	2.47%	3.23%
Retail trade	2.35%	.	.	.	.	.	1.70%	2.59%
Professional services	1.22%	.	.	.	.	.	1.26%	1.37%
Other services	1.93%	.	.	.	.	.	1.86%	2.45%
Ownership								
For profit, incorporated	0.91%	.	.	.	.	.	0.87%	1.05%
For profit, unincorporated	1.84%	.	.	.	.	.	1.16%	2.50%
Nonprofit	1.44%	.	.	.	.	.	2.25%	1.59%
Age of firm								
Less than 5 years	1.55%	.	.	.	.	.	2.12%	3.58%
5-9 years	2.08%	.	.	.	.	.	2.48%	3.27%
10-19 years	1.29%	.	.	.	.	.	1.20%	1.90%
20 or more years	1.10%	.	.	.	.	.	0.83%	1.25%
Unknown	1.47%	.	.	.	.	.	12.83%	1.48%
Multi/single status								
2 or more locations	1.04%	.	.	.	.	.	2.31%	1.03%
1 location only	0.82%	.	.	.	.	.	0.66%	1.37%
Percent full-time employees								
Less than 25%	3.47%	.	.	.	.	.	2.87%	3.80%
25-49 %	2.93%	.	.	.	.	.	2.85%	3.63%
50-74 %	2.58%	.	.	.	.	.	1.85%	3.04%
75% or more	0.82%	.	.	.	.	.	0.89%	0.86%
Union presence								
No union employees	0.80%	.	.	.	.	.	0.71%	0.94%
Has union employees	2.31%	.	.	.	.	.	2.14%	2.41%
Unknown	1.05%	.	.	.	.	.	7.88%	1.04%
Percent low wage employees								
50% or more low wage	1.79%	.	.	.	.	.	2.66%	2.15%
Less than 50% low wage	0.84%	.	.	.	.	.	0.80%	0.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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